

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
John Oliver Hamilton, Jr  
Debtor

Case No. 25-01014-JAW  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: Jul 25, 2025

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ John Oliver Hamilton, Jr, 312 Williams Cir, Flowood, MS 39232-8335
5500620	+ Baptist Medical Center, 1225 N State St, Jackson, MS 39202-2097
5500621	Baptist Memorial Hosp, P.O. Box 745336, Atlanta, GA 30384-5336
5500626	+ MS Urology Clinic, PO Box 116663, Atlanta, GA 30368-6663
5500625	+ Mississippi Physicians, P.O. Box 731584, Dallas, TX 75373-1584
5500628	+ Perioperative Services, 234 E. CAPITOL ST, Jackson, MS 39201-2418
5500629	+ Precise, 3531 Lakeland Dr., Flowood, MS 39232-8016
5500630	+ Radiological Group, P.O. Box 2989, Jackson, MS 39207-2989
5500633	+ Still Waters Counsel, 199 Charmant PI, Ridgeland, MS 39157-4358
5500635	Trustcare Health, PO BOX 14000, Attn #24860Y, Belfast, ME 04915-4033

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5500619	+ Email/Text: rlambert@mscb-inc.com	Jul 25 2025 19:25:00	Accounts Receivable Ma, P.O. Box 638, Paris, TN 38242-0638
5500622	+ EDI: DISCOVER	Jul 25 2025 23:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5500623	^ MEBN	Jul 25 2025 19:20:50	EMBCC, P.O. Box 650292, Dallas, TX 75265-0292
5500624	+ EDI: JPMORGANCHASE	Jul 25 2025 23:21:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5500627	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 19:25:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5500631	+ Email/Text: newbk@Regions.com	Jul 25 2025 19:25:00	Regions Bankcard, Attn: Bankruptcy, 1900 5th Ave N, Hoover, AL 35203-2610
5500632	+ Email/Text: Tracey@sra-inc.net	Jul 25 2025 19:25:00	Smith Rouchon, 1456 Ellis Ave., Jackson, MS 39204-2204
5500634	+ EDI: SYNC	Jul 25 2025 23:21:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 8

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Eileen N. Shaffer	eshaffer@eshaffer-law.com ms04@ecfcbis.com
Thomas Carl Rollins, Jr	on behalf of Debtor John Oliver Hamilton Jr trollins@therollinsfirm.com, jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>John Oliver Hamilton Jr</b>	Social Security number or ITIN <b>xxx-xx-3076</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court for the <b>Southern District of Mississippi</b>		
Case number: <b>25-01014-JAW</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**John Oliver Hamilton Jr**  
aka Jake Hamilton

Dated: 7/25/25

**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**